

United States Bankruptcy Court District of New Jersey						Voluntary Petition																							
Name of Debtor (if individual, enter Last, First, Middle): Alario, Frank, C					Name of Joint Debtor (Spouse) (Last, First, Middle):																								
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																								
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN(if more than one, state all): 1763					Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN(if more than one, state all):																								
Street Address of Debtor (No. & Street, City, and State): 11 Nan Tone Court Colts Neck, NJ					Street Address of Joint Debtor (No. & Street, City, and State):																								
ZIP CODE 07722					ZIP CODE																								
County of Residence or of the Principal Place of Business: Monmouth					County of Residence or of the Principal Place of Business:																								
Mailing Address of Debtor (if different from street address):					Mailing Address of Joint Debtor (if different from street address):																								
ZIP CODE					ZIP CODE																								
Location of Principal Assets of Business Debtor (if different from street address above):																													
ZIP CODE																													
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) _____			Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other _____ Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code.)			Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.																							
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (<i>amount subject to adjustment on 4/01/13 and every three years thereafter</i>). Check all applicable boxes <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																								
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.									THIS SPACE IS FOR COURT USE ONLY																				
Estimated Number of Creditors <table style="width: 100%; border-collapse: collapse;"><tr><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>1-49</td><td>50-99</td><td>100-199</td><td>200-999</td><td>1,000-5,000</td><td>5,001-10,000</td><td>10,001-25,000</td><td>25,001-50,000</td><td>50,001-100,000</td><td>Over 100,000</td></tr></table>										<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	Over 100,000
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Estimated Liabilities <table style="width: 100%; border-collapse: collapse;"><tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>\$0 to \$50,000</td><td>\$50,001 to \$100,000</td><td>\$100,001 to \$500,000</td><td>\$500,001 to \$1 million</td><td>\$1,000,001 to \$10 million</td><td>\$10,000,001 to \$50 million</td><td>\$50,000,001 to \$100 million</td><td>\$100,000,001 to \$500 million</td><td>\$500,000,001 to \$1 billion</td><td>More than \$1 billion</td></tr></table>									<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
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Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Document Page 2 of 47 Name of Debtor(s): Frank C Alario			
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)					
Location Where Filed: NONE	Case Number:	Date Filed:			
Location Where Filed:	Case Number:	Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)					
Name of Debtor: NONE	Case Number:	Date Filed:			
District:	Relationship:	Judge:			
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). <table style="width: 100%;"> <tr> <td style="width: 70%;"> <input checked="" type="checkbox"/> s/Bunce D. Atkinson Signature of Attorney for Debtor(s) Bunce D. Atkinson </td> <td style="width: 30%; text-align: right;"> 9/2/2010 Date 9186 </td> </tr> </table>		<input checked="" type="checkbox"/> s/Bunce D. Atkinson Signature of Attorney for Debtor(s) Bunce D. Atkinson	9/2/2010 Date 9186
<input checked="" type="checkbox"/> s/Bunce D. Atkinson Signature of Attorney for Debtor(s) Bunce D. Atkinson	9/2/2010 Date 9186				
Exhibit C					
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No					
Exhibit D					
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.					
Information Regarding the Debtor - Venue (Check any applicable box)					
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.					
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.					
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)					
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following). <div style="text-align: right;"> _____ (Name of landlord that obtained judgment) </div> <div style="text-align: right;"> _____ (Address of landlord) </div>					
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and					
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.					
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).					

Voluntary Petition

(This page must be completed and filed in every case)

Document

Page 3 of 47

Name of Debtor(s):

Frank C Alario**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X s/ Frank C AlarioSignature of Debtor **Frank C Alario****X Not Applicable**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

9/2/2010

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

☐ I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X Not Applicable

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

Signature of Attorney**X s/Bunce D. Atkinson**

Signature of Attorney for Debtor(s)

Bunce D. Atkinson Bar No. 9186

Printed Name of Attorney for Debtor(s) / Bar No.

Atkinson & DeBartolo

Firm Name

2 Bridge Ave. P.O. Box 8415

Address

Red Bank NJ, 07701**732-530-5300****732-530-9877**

Telephone Number

9/2/2010

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Not Applicable

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X Not Applicable

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Not Applicable

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

B 201A (Form 201A) (12/09)

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2.

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B 201B (Form 201B) (12/09)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In re Frank C Alario
Debtor

Case No. _____

Chapter 11

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certificate of the Debtor

I, the debtor, affirm that I have received and read this notice, as required by § 342(b) of the Bankruptcy Code.

Frank C Alario
Printed Name of Debtor

Xs/ Frank C Alario
Frank C Alario
Signature of Debtor

9/2/2010

Date

Case No. (if known) _____

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

UNITED STATES BANKRUPTCY COURT
District of New Jersey

In re Frank C Alario
Debtor

Case No. _____
(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the **180 days before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: **s/ Frank C Alario**
Frank C Alario

Date: **9/2/2010**

UNITED STATES BANKRUPTCY COURT
District of New Jersey

In re: Frank C Alario

Debtor

Case No. _____

Chapter 11

**DISCLOSURE OF COMPENSATION OF ATTORNEY
FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>20,000.00</u>
Prior to the filing of this statement I have received	\$	<u>20,000.00</u>
Balance Due	\$	<u>0.00</u>

2. The source of compensation paid to me was:

☒ Debtor ☐ Other (specify) _____

3. The source of compensation to be paid to me is:

☐ Debtor ☐ Other (specify) _____

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a) Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b) Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;
- c) Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d) [Other provisions as needed]

None

6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

None

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 9/2/2010

s/Bunce D. Atkinson

Bunce D. Atkinson, Bar No. 9186

Atkinson & DeBartolo

Attorney for Debtor(s)

United States Bankruptcy Court
District of New Jersey

In re Frank C Alario, Case No. _____
Debtor Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed or subject to setoff</i>	<i>Amount of claim [if secured also state value of security]</i>
Bancorp Bank 409 Silverside Rd, Ste 105 Wilmington, DE 19809			DISPUTED	\$3,250,548.00
Community South Bank c/o Dembo & Saldutti, LLP 1300 Route 73, Ste. 205 Mount Laurel, NJ 08054			DISPUTED	\$2,100,000.00
Bank of America, N.A attn: Meyner and Landis, LLP One Gateway Center, St 500 Newark, NJ 07102			DISPUTED	\$1,953,631.00
Bancorp Bank 409 Silverside Rd, Ste 105 Wilmington, DE 19809			DISPUTED	\$1,443,000.00
Chase PO Box 24696 Columbus, OH 43224-0696		Mortgage		\$1,300,000.00
Republic Bank 4929 Decker Road Duluth, MN 55811			DISPUTED	\$1,096,458.00

B4 (Official Form 4) (12/07)4 -Cont.

In re **Frank C Alario**

Case No. _____

Debtor

Chapter

11**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed or subject to setoff</i>	<i>Amount of claim [if secured also state value of security]</i>
Two River Community Bank attn: Klatsky Sciarrabone & DeFillippo 320 Broad Street PO Box 8819 Red Bank, NJ 07701			DISPUTED	\$907,457.75
Leaf Financial Corp One Commerce Square 2005 Market Street 15th Floor Phildelphia, PA 19103			DISPUTED	\$826,909.00
Bancorp Bank 409 Silverside Rd, Ste 105 Wilmington, DE 19809			DISPUTED	\$750,000.00
TD Bank, N.A Two Portland Square PO Box 9540 Portland, ME 04112-9540			DISPUTED	\$628,497.00
BB&T Equipment Finance Corporation attn: Udren Law Offices, PC Woodcrest Corporate Center 111 Woodcrest Rd, Ste 200 Cherry Hill, NJ 08003			DISPUTED	\$607,262.00
IFC Credit Corporation IFC Bankruptcy Admin c/o The Garden City Group, Inc. PO Box 9522 Dublin, OH 43017-4822			DISPUTED	\$553,353.00

In re Frank C Alario, Case No. _____
Debtor Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, gov- ernment contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed or subject to setoff</i>	(5) <i>Amount of claim [if secured also state value of security]</i>
Alliance Funding Group 3745 West Chapman Ave., 2nd Fl. Orange, CA 92868			DISPUTED	\$451,000.00
Silo Mortgage Opportunity Fund 1, LLC attn: Kriss & Feuerstein, LLP 360 Lexington Ave, Ste 1200 New York, NY 10017			DISPUTED	\$435,000.00
Fairway Fund, III, LLC attn: McElroy, Deutsch, Mulvaney & Carpenter, LLP PO Box 2075 Morristown, NJ 07962			DISPUTED	\$424,474.00
Leaf Financial Corp One Commerce Square 2005 Market Street 15th Floor Philadelphia, PA 19103			DISPUTED	\$400,000.00
Sun National Bank 226 Landis Avenue Vineland, NJ 08360			DISPUTED	\$400,000.00
Butler Capital Corporation c/o Ronald B. Katz, Esq. 11403 Cronridge Drive, Ste. 230 Owings Mills, MD 21117			DISPUTED	\$392,792.00

B4 (Official Form 4) (12/07)4 -Cont.

In re Frank C Alario, Case No. _____
Debtor Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed or subject to setoff</i>	<i>Amount of claim [if secured also state value of security]</i>
ACC Capital Corporation attn: Weltman & Moskowitz, LLP 8-14 Saddle River Road Fair Lawn, NJ 07410			DISPUTED	\$351,498.00
Trust Co of NJ Attn: Capital One Banl 1680 Capital One DRive McLean, VA 22102-3491		Mortgage		\$300,000.00

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C §§ 152 and 3571.

B22B (Official Form 22B) (Chapter 11) (01/08)

In re **Frank C Alario**

Debtor(s)

Case Number: _____

(If known)

CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 11 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. CALCULATION OF CURRENT MONTHLY INCOME					
1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. <input checked="" type="checkbox"/> Married, not filing jointly. Complete only Column A ("Debtor's Income") for Lines 2-10. c. <input type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.				
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.			Column A Debtor's Income	Column B Spouse's Income
2	Gross wages, salary, tips, bonuses, overtime, commissions.			\$22,616.20	\$
3	Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.				
	a.	Gross Receipts	\$ 0.00		
	b.	Ordinary and necessary business expenses	\$ 0.00		
	c.	Business income	Subtract Line b from Line a	\$0.00	\$
4	Net rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.				
	a.	Gross Receipts	\$ 0.00		
	b.	Ordinary and necessary operating expenses	\$ 0.00		
	c.	Rent and other real property income	Subtract Line b from Line a	\$0.00	\$
5	Interest, dividends, and royalties.			\$0.00	\$
6	Pension and retirement income.			\$0.00	\$
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.			\$0.00	\$
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:				
	Unemployment compensation claimed to be a benefit under the Social Security Act		Debtor \$ _____	Spouse \$ _____	\$
					\$

B22B (Official Form 22B) (Chapter 11) (01/08)

2

9	<p>Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.</p> <table border="1" data-bbox="191 415 1170 485"> <tr> <td data-bbox="191 415 235 485">a.</td><td data-bbox="235 415 867 485"></td><td data-bbox="867 415 1170 485">\$</td></tr> </table>	a.		\$	\$0.00	\$
a.		\$				
10	<p>Subtotal of current monthly income. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).</p>	\$22,616.20	\$			
11	<p>Total current monthly income. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10. Column A.</p>	\$ 22,616.20				
Part II: VERIFICATION						
12	<p>I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this a joint case, both debtors must sign.)</i></p> <p>Date: <u>9/2/2010</u> Signature: <u>s/ Frank C Alario</u> Frank C Alario, (Debtor)</p>					

B6A (Official Form 6A) (12/07)

In re: **Frank C Alario**
Debtor

Case No. _____
(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Grand Ocean Marriot Vacation Club, week, 15&16, Hilton Head, NC	Co-Owner	J	\$ 15,942.00	\$ 0.00
Nueva Vallerta, Mexico, Timshare	Co-Owner	J	\$ 14,058.00	\$ 0.00
Puerta Vallerta, Mexico Timeshare	Co-Owner	J	\$ 9,651.00	\$ 0.00
Real Property located at 11 Nan-Tone Ct., Colts Neck, NJ 07722; market value of \$993,998.00 less 10% cost of sale (\$99,399.80), for a total of 894598.20	Co-Owner	J	\$ 894,598.82	\$ 538,759.39
Real Property located at 4865 N. Classical Blvd., Del Ray Beach, FL; market value \$350,000.00, less cost of sale 10% (\$35,000), for a total value of \$315,000.00	Co-Owner	J	\$ 315,000.00	\$ 385,022.92
Total >			\$1,249,249.82	

(Report also on Summary of Schedules.)

B6E (Official Form 6E) (4/10)

In re **Frank C Alario**

Debtor

Case No.

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

B6E (Official Form 6E) (4/10) – Cont.

In re Frank C Alario,
Debtor

Case No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. Internal Revenue Service PO Box 21126 Philadelphia, PA 19114							0.00	0.00	\$0.00
ACCOUNT NO. State of New Jersey Division of Taxation 50 Barrack Street PO Box 269 Trenton, NJ 08695	X					X	22,700.00	22,700.00	\$0.00

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals >
(Totals of this page)

Total >
(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Total >
(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 22,700.00	\$ 22,700.00	\$ 0.00
\$ 22,700.00		
	\$ 22,700.00	\$ 0.00

B6F (Official Form 6F) (12/07)

In re Frank C Alario
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. MON-L-5359-08 ACC Capital Corporation attn: Weltman & Moskowitz, LLP 8-14 Saddle River Road Fair Lawn, NJ 07410	X	forged guarantee			X	351,498.00
ACCOUNT NO. Alliance Funding Group 3745 West Chapman Ave., 2nd Fl. Orange, CA 92868	X	forged guarantee			X	451,000.00
ACCOUNT NO. BER-L-8346-08 Alliance Funding Group attn: Aronsohn, Weiner & Salerno 263 Main Street Hackensack, NJ 07601 Strker Tams & Dill, LLP 2 Penn Plaza East Newark, NJ 07105	X	forged guarantee			X	155,934.00
ACCOUNT NO. Alternative Business Credit, LLC 111 Presidential Blvd., Ste 142 Bala Cynwyd, PA 19004					X	0.00

12 Continuation sheets attached

Subtotal > \$ **958,432.00**

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

\$	958,432.00
\$	

B6F (Official Form 6F) (12/07) - Cont.

In re Frank C Alario
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 08-12227 Bancorp Bank 409 Silverside Rd, Ste 105 Wilmington, DE 19809	X				X	3,250,548.00
ACCOUNT NO. 1178 Bancorp Bank 409 Silverside Rd, Ste 105 Wilmington, DE 19809	X				X	750,000.00
ACCOUNT NO. 1178 Bancorp Bank 409 Silverside Rd, Ste 105 Wilmington, DE 19809	X				X	1,443,000.00
ACCOUNT NO. MON-L-962-08 Bank of America, N.A attn: Meyner and Landis, LLP One Gateway Center, St 500 Newark, NJ 07102	X				X	1,953,631.00
ACCOUNT NO. CAM-L-3307-08 BB&T Equipment Finance Corporation attn: Udren Law Offices, PC Woodcrest Corporate Center 111 Woodcrest Rd, Ste 200 Cherry Hill, NJ 08003	X	forged guarantee			X	607,262.00

Sheet no. 1 of 12 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 8,004,441.00
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank C Alario
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 03-C-08-001747 Butler Capital Corporation c/o Ronald B. Katz, Esq. 11403 Cronridge Drive, Ste. 230 Owings Mills, MD 21117	X	forged guarantee			X	392,792.00
ACCOUNT NO. 28467-08 Capital One PO Box 30285 Salt Lake City, UT 84130-0285	X	forged guarantee			X	70,667.00
ACCOUNT NO. 26313-08 Capital One PO Box 30285 Salt Lake City, UT 84130-0285	X	forged guarantee			X	109,000.00
ACCOUNT NO. Capital One PO Box 30285 Salt Lake City, UT 84130-0285	X	forged guarantee			X	81,706.00
ACCOUNT NO. Capital One PO Box 30285 Salt Lake City, UT 84130-0285						0.00

Sheet no. 2 of 12 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 654,165.00
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank C Alario
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	X					1,300,000.00
Chase PO Box 24696 Columbus, OH 43224-0696		Land owned by Tri State Realty				
ACCOUNT NO.					X	50,000.00
Citizens 833 Broadway Albany, NY 12207		forged guarantee				
ACCOUNT NO. CAM-L-002421-08	X J				X	2,100,000.00
Community South Bank c/o Dembo & Saldutti, LLP 1300 Route 73, Ste. 205 Mount Laurel, NJ 08054		SBA Loan				
ACCOUNT NO. CAM-F-19585-08	X J				X	0.00
Community South Bank c/o Dembo & Saldutti, LLP 1300 Route 73, Ste. 205 Mount Laurel, NJ 08054		SBA Loan				
ACCOUNT NO.	X				X	200,000.00
Credit Cash 60 Wall Street New York, NY 10005-2858		forged guarantee				

Sheet no. 3 of 12 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 3,650,000.00
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank C Alario
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						0.00
Deutsche Bank Trust Company 60 Wall Street New York, NY 10005						
ACCOUNT NO.	X H				X	424,474.00
Fairway Fund, III, LLC attn: McElroy, Deutsch, Mulvaney & Carpenter, LLP PO Box 2075 Morristown, NJ 07962		forged guarantee				
ACCOUNT NO. MON-L-5295-08	X				X	58,461.00
Financial Pacific Leasing, LLC c/o Law Office of Charles A. Gruen 381 Broadway, Ste. 300 Westwood, NJ 07675		forged guarantee				
ACCOUNT NO. CAM-L-1653-09	X				X	149,000.00
Firstlease, Inc. c/o Stern & Eisenberg, LLP 261 Old York Road, Ste 410 Jenkintown, PA 19046		forged guarantee				
ACCOUNT NO.	X J					413.27
HighPoint Country Club PO Box 1301 Montague, NJ 07827		club fees; 526 Lake Road				

Sheet no. 4 of 12 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 632,348.27
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank C Alario
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 08-cv-6206 IFC Credit Corporation IFC Bankruptcy Admin c/o The Garden City Group, Inc. PO Box 9522 Dublin, OH 43017-4822	X				X	553,353.00
ACCOUNT NO. MON-L-5405-08 JP Morgan Chase Bank, N.A c/o Mitnick & Malzberg, P.C 29 Race Street Frenchtown, NJ 08825	X				X	164,525.00
ACCOUNT NO. 08-6-12-040JAP Leaf Financial Corp One Commerce Square 2005 Market Street 15th Floor Phildelphia, PA 19103	X	forged guarantee			X	826,909.00
ACCOUNT NO. Leaf Financial Corp One Commerce Square 2005 Market Street 15th Floor Phildelphia, PA 19103					X	400,000.00
ACCOUNT NO. 08-CV-4158 Leaf Funding, Inc. c/o Platzer, Swergold, Karlin, Levine Goldberg & Jaslow, LLP 1065 Ave of the Americas, 18th fl. New York, NY 10018	X	forged guarantee			X	0.00

Sheet no. 5 of 12 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 1,944,787.00
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank C Alario
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 08-CV-6392 Leaf Funding, Inc. c/o Platzer, Swergold, Karlin, Levine Goldberg & Jaslow, LLP 1065 Ave of the Americas, 18th fl. New York, NY 10018	X	forged guarantee			X	293,237.00
ACCOUNT NO. Lomurro Davison Eastman & Munoz 100 Willow Brook Road Bldg 1 Freehold, NJ 07728	X J	attorney fees				132,359.51
ACCOUNT NO. MON-L-2131-08 Madison Funding, LLC c/o Meyner and Landis, LLP One Gateway Center, Ste 2500 Newark, NJ 07102	X	forged guarantee			X	267,000.00
ACCOUNT NO. MON-L-3300-09 Oceanfirst Bank c/o Law Office of Neal Ruben 179 Avenue of the Common, Ste 201 Shrewsbury, NJ 07702 Robert Rothstein Esq Rothstein Mandell Strohm Must & Halm PO Box 3017 Lakewood, NJ 08701	X				X	70,000.00

Sheet no. 6 of 12 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 762,596.51
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank C Alario
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. MON-L-653-08 Pentech Financial Services c/o Helfand & Helfand 150 JFK Parkway, Ste. 100 Short Hills, NJ 077078	X	forged guarantee			X	244,000.00
ACCOUNT NO. 0074 Republic Bank 4929 Decker Road Duluth, MN 55811	X	forged guarantee			X	1,096,458.00
ACCOUNT NO. 105805-09 Signature Bank 565 Fifth Avenue New York, NY 10017	X	forged guarantee			X	0.00
ACCOUNT NO. L-3312-09 Silo Mortgage Opportunity Fund 1, LLC attn: Finestein & Malloy 70 South Orange Ave. Livingston, NJ 07039 Michael T. Warshaw, Esq. Zager Fuchs, P.C PO Box 489 268 Broad Street Red Bank, NJ 07701	X	forged guarantee			X	0.00

Sheet no. 7 of 12 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 1,340,458.00
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank C Alario
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. MON-F-36611-08 Silo Mortgage Opportunity Fund 1, LLC attn: Kriss & Feuerstein, LLP 360 Lexington Ave, Ste 1200 New York, NY 10017 Finestein & Malloy, LLC 70 South Orange Avenue Livingston, NJ 07039	X	forged guarantee			X	435,000.00
ACCOUNT NO. L-5172-08 Sovereign Bank General Inquiries PO Box 12646 Reading, PA 19612	X	forged guarantee			X	175,543.00
ACCOUNT NO. L-5172-08 Sovereign Bank General Inquiries PO Box 12646 Reading, PA 19612	X	forged guarantee			X	273,962.00
ACCOUNT NO. Summits Sweets, LLC		forged guarantee			X	100,000.00

Sheet no. 8 of 12 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 984,505.00
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank C Alario
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. X						
Sun National Bank 226 Landis Avenue Vineland, NJ 08360		forged guarantee			X	400,000.00
ACCOUNT NO. L36-08	X				X	73,701.00
Sussex Bank PO Box 353 399 ROute 23 Franklin, NJ 07416-0353						
ACCOUNT NO. L-21-08	X				X	265,000.00
Sussex Bank PO Box 353 299 Route 23 Franklin, NJ 07416-0353						
ACCOUNT NO. L 3084-09	X				X	628,497.00
TD Bank, N.A Two Portland Square PO Box 9540 Portland, ME 04112-9540		forged guarantee				
ACCOUNT NO. DJ-011572-10						0.00
The Bancorp Bank Attn Eckert Seamans Cherin & Mellott 2 Liberty Pl 50 South 16th St, 22nd fl. Philadelphia, PA 19102		judgment				

Sheet no. 9 of 12 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 1,367,198.00
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank C Alario
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						0.00
The Bancorp Bank attn Eckert Seamans Cherin & Mellott Two Liberty Place 50 South 16th St., 22nd fl. Philadelphia, PA		judgment				
ACCOUNT NO.	X					300,000.00
Trust Co of NJ Attn: Capital One Banl 1680 Capital One DRive McLean, VA 22102-3491		32 Main Street, owned by 32 N Main Realty Corp				
ACCOUNT NO. OCN-F-3017-09	X				X	0.00
Two River Community Bank attn: Klatsky Sciarrabone & DeFillippo 320 Broad Street PO Box 8819 Red Bank, NJ 07701						
ACCOUNT NO. MON-L-3338-08	X				X	0.00
Two River Community Bank attn: Klatsky Sciarrabone & DeFillippo 320 Broad Street PO Box 8819 Red Bank, NJ 07701						
ACCOUNT NO. F-3023-09	X				X	0.00
Two River Community Bank 1250 Highway 35 South Middletown, NJ 07748		forged guarantee				

Sheet no. 10 of 12 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 300,000.00
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank C Alario
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. MON-F-3133-09 Two River Community Bank attn: Klatsky Sciarrabone & DeFillippo 320 Broad Street PO Box 8819 Red Bank, NJ 07701	X				X	907,457.75
ACCOUNT NO. MON-L-4004-8 Valley National Bank attn: Ostrowitz & Ostrowitz, Esqs. 225 Gordons Corner Road Manalapan, NJ 07726	X	forged guarantee			X	0.00
ACCOUNT NO. Valley National Bank 1455 Valley Road Wayne, NJ 07470					X	0.00
ACCOUNT NO. MON-F-20963-09 Wachovia Bank, NA attn: John D. North, Esq. Greenbaum Rowe Smith & Davis PO Box 5600 Woodbridge, NJ 07095	X J					0.00

Sheet no. 11 of 12 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 907,457.75
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank C Alario
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. MON-F-15515-09 Wells Fargo Bank, NA attn: Robert F. Morris, Esq. 78 North Main Street PO Box 562 Cranbury, NJ 08512 Zucker Goldebrg & Ackerman, LLC Janet V. Keymetian, Esq. PO Box 1024 Mountainside, NJ 07092	X J					0.00
ACCOUNT NO. MON-L-1577-08 Wells Fargo Equipment Finance, Inc. attn: Lamm Rubenstone, LLC Commerce Center, Ste. 100 1800 Chapel Avenue West Cherry Hill, NJ 08002	X	forged guarantee			X	263,990.00

Sheet no. 12 of 12 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	263,990.00
Total >	\$	21,770,378.53

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

In re: Frank C Alario Debtor Case No. _____
(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B6H (Official Form 6H) (12/07)

In re: **Frank C Alario**

Debtor

Case No. _____

(If known)

SCHEDULE H - CODEBTORS☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
FAIT 11 Nan Tone Ct Colts Neck, NJ 07722 Frankie's Franks 11 Nan Tone Ct Colts Neck, NJ 07722 MD 11 Nan Tone Ct Colts Neck, NJ 07722	ACC Capital Corporation attn: Weltman & Moskowitz, LLP 8-14 Saddle River Road Fair Lawn, NJ 07410
Charles Alario 8 Nan Tone Ct Colts Neck, NJ 07722 Frankie's Franks 11 Nan Tone Ct. Colts Neck, NJ 07722	Alliance Funding Group attn: Aronsohn, Weiner & Salerno 263 Main Street Hackensack, NJ 07601 Alliance Funding Group 3745 West Chapman Ave., 2nd Fl. Orange, CA 92868
Buffets Bensalem 8 Nan Tone Ct Colts Neck, NJ 07722 Buffets Realty Seaford 11 Nan Tone Ct Colts Neck, NJ 07722 Buffets Realty Seaford 11 Nan Tone Ct Colts Neck, NJ 07722 Charles Alario 8 Nan Tone Ct Colts Neck, NJ 07722 Charles Alario 8 Nan Tone Ct Colts Neck, NJ 07722 Janet Alario 8 Nan Tone Ct Colts Neck, NJ 07722 Janet Alario 8 Nan Tone Ct Colts Neck, NJ 07722 Janet's 8 Nan Tone Ct Colts Neck, NJ 07722	Bancorp Bank 409 Silverside Rd, Ste 105 Wilmington, DE 19809

B6H (Official Form 6H) (12/07) -Cont.

In re: **Frank C Alario**

Debtor

Case No. _____

(If known)

SCHEDULE H - CODEBTORS☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Nancy Alario 11 Nan Tone Ct Colts Neck, NJ 07722 Nancy Alario 11 Nan Tone Ct Colts Neck, NJ 07722 Tri State Realty 11 Nan Tone Ct Colts Neck, NJ 07722	Bancorp Bank 409 Silverside Rd, Ste 105 Wilmington, DE 19809
Nancy Alario	Bank of America Customer Service PO Box 5170 Simi Valley, CA 93062-5170
Charles Alario 8 Nan Tone Ct Colts Neck, NJ 07722 CPA 11 Nan Tone Ct Colts Neck, NJ 07722 FFF 11 Nan Tone Ct Colts Neck, NJ 07722 Janet's Inc 8 Nan Tone Ct Colts Neck, NJ 07722	Bank of America, N.A attn: Meyner and Landis, LLP One Gateway Center, St 500 Newark, NJ 07102
Frankie's Franks 11 Nan Tone Ct Colts Neck, NJ 07722 MD 11 Nan Tone Ct Colts Neck, NJ 07722	BB&T Equipment Finance Corporation attn: Udren Law Offices, PC Woodcrest Corporate Center 111 Woodcrest Rd, Ste 200 Cherry Hill, NJ 08003
Charles Alario 8 Nan Tone Ct Colts Neck, NJ 07722 Frankie's Franks 11 Nan Tone Ct Colts Neck, NJ 07722	Butler Capital Corporation c/o Ronald B. Katz, Esq. 11403 Cronridge Drive, Ste. 230 Owings Mills, MD 21117

B6H (Official Form 6H) (12/07) -Cont.

In re: **Frank C Alario**

Debtor

Case No. _____

(If known)

SCHEDULE H - CODEBTORS

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Janet Alario 8 Nan Tone Ct Colts Neck, NJ 07722 Janet's Inc. 8 Nan Tone Ct Colts Neck, NJ 07722 Nancy Alario 11 Nan Tone Ct Colts Neck, NJ 07722	Butler Capital Corporation c/o Ronald B. Katz, Esq. 11403 Cronridge Drive, Ste. 230 Owings Mills, MD 21117
Bridges Behavioral Health Care 74 Brick Blvd. Suite 117 Brick, NJ 08723 Charles Alario 8 Nan Tone Ct Colts Neck, NJ 07722 Frankie's Franks 11 Nan Tone Ct Colts Neck, NJ 07722 Frankie's Franks 11 Nan Tone CT Colts Neck, NJ 07722 James McGuire, Esq 86 Court Street Freehold, NJ 07728 Matthew Pitera 1189 Sherperd CT Toms Rlver, NJ 08753	Capital One PO Box 30285 Salt Lake City, UT 84130-0285
Tris State Realty 11 Nan Tone Ct Colts Neck, NJ 07722	Chase PO Box 24696 Columbus, OH 43224-0696
Nancy Alario	Citi Mortgage PO Box 183040 Columbus, OH 4318-3040
Charles Alario 8 Nan Tone Ct Colts Neck, NJ 07722 Charles Alario 8 Nan Tone Ct Colts Neck, NJ 07722	Community South Bank c/o Dembo & Saldutti, LLP 1300 Route 73, Ste. 205 Mount Laurel, NJ 08054

B6H (Official Form 6H) (12/07) -Cont.

In re: **Frank C Alario**

Case No. _____

Debtor

(If known)

SCHEDULE H - CODEBTORS☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Janet's etal 8 Nan Tone Ct Colts Neck, NJ 07722	Credit Cash 60 Wall Street New York, NY 10005-2858
Alario Real Estate 11 Nan Tone Ct Colts Neck, NJ 07722 Charles Alario 8 Nan Tone Ct Colts Neck, NJ 07722	Fairway Fund, III, LLC attn: McElroy, Deutsch, Mulvaney & Carpenter, LLP PO Box 2075 Morristown, NJ 07962
Frankie's Franks 11 Nan Tone Ct Colts Neck, NJ 07722	Financial Pacific Leasing, LLC c/o Law Office of Charles A. Gruen 381 Broadway, Ste. 300 Westwood, NJ 07675
Charles Alario 8 Nan Tone Ct Colts Neck, NJ 07722 Frankie's Franks 11 Nan Tone Ct Colts Neck, NJ 07722	Firstlease, Inc. c/o Stern & Eisenberg, LLP 261 Old York Road, Ste 410 Jenkintown, PA 19046
Tristate Realty Corp 11 Nan Tone Ct Colts Neck, NJ 07722	HighPoint Country Club PO Box 1301 Montague, NJ 07827
Frankie's Franks 11 Nan Tone Ct Colts Neck, NJ 07722 Janet's Inc. 8 Nan Tone Ct Colts Neck, NJ 07722 Nancy Alario 11 Nan Tone Ct Colts Neck, NJ 07722	IFC Credit Corporation IFC Bankruptcy Admin c/o The Garden City Group, Inc. PO Box 9522 Dublin, OH 43017-4822
Frankie's Franks 11 Nan Tone Ct Colts Neck, NJ 07722	JP Morgan Chase Bank, N.A c/o Mitnick & Malzberg, P.C 29 Race Street Frenchtown, NJ 08825

B6H (Official Form 6H) (12/07) -Cont.

In re: **Frank C Alario**

Debtor

Case No. _____

(If known)

SCHEDULE H - CODEBTORS

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Buff PA 8 Nan Tone Ct Colts Neck, NJ 07722 Buffets Audubaum 8 Nan Tone Ct Colts Neck, NJ 07722 Frankie's Franks 11 Nan Tone Ct Colts Neck, NJ 07722 MD 11 Nan Tone Ct Colts Neck, NJ 07722 Nancy Alario 11 Nan Tone Ct Colts Neck, NJ 07722	Leaf Financial Corp One Commerce Square 2005 Market Street 15th Floor Phildelphia, PA 19103
Buffets Audubaum 8 Nan Tone Ct Colts Neck, NJ 07722 Charles Alario 8 Nan Tone Ct Colts Neck, NJ 07722 Frankie's Franks 11 Nan Tone Ct Colts Neck, NJ 07722 MD 11 Nan Tone Ct Colts Neck, NJ 07722 Nancy Alario 11 Nan Tone Ct Colts Neck, NJ 07722	Leaf Funding, Inc. c/o Platzer, Swergold, Karlin, Levine Goldberg & Jaslow, LLP 1065 Ave of the Americas, 18th fl. New York, NY 10018
Nancy Alario 11 Nan Tone Ct Colts Neck, NJ 07722	Lomurro Davison Eastman & Munoz 100 Willow Brook Road Bldg 1 Freehold, NJ 07728
Nancy Alario 11 Nan Tone Court Colts Neck, NJ 07722	Madison Funding, LLC c/o Meyner and Landis, LLP One Gateway Center, Ste 2500 Newark, NJ 07102

B6H (Official Form 6H) (12/07) -Cont.

In re: **Frank C Alario**

Debtor

Case No. _____

(If known)

SCHEDULE H - CODEBTORS

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Frankie's Franks 11 Nan Tone Ct Colts Neck, NJ 07722	Oceanfirst Bank c/o Law Office of Neal Ruben 179 Avenue of the Common, Ste 201 Shrewsbuury, NJ 07702
Frankie's Franks 11 Nan Tone Ct Colts Neck, NJ 07722 MD 11 Nan Tone Ct Colts Neck, NJ 07722 Nancy Alario 11 Nan Tone Ct Colts Neck, NJ 07722	Pentech Financial Services c/o Helfand & Helfand 150 JFK Parkway, Ste. 100 Short Hills, NJ 077078
Buffets Bensalem 8 Nan Tone Ct Colts Neck, NJ 07722 Charles Alario 8 Nan Tone Ct Colts Neck, NJ 07722 Frankie's Franks 11 Nan Tone Ct Colts Neck, NJ 07722 Janet Alario 11 Nan Tone Ct Colts Neck, NJ 07722	Republic Bank 4929 Decker Road Duluth, MN 55811
Charles Alario 8 Nan Tone Ct Colts Neck, NJ 07722 Frankie's Franks 11 Nan Tone Ct Colts Neck, NJ 07722 Janet Alario 11 Nan Tone Ct Colts Neck, NJ 07722	Signature Bank 565 Fifth Avenue New York, NY 10017
Alario Real Estate 11 Nan Tone Ct Colts Neck, NJ 07722	Silo Mortgage Opportunity Fund 1, LLC attn: Finestein & Malloy 70 South Orange Ave. Livingston, NJ 07039

B6H (Official Form 6H) (12/07) -Cont.

In re: **Frank C Alario**

Case No. _____

Debtor

(If known)

SCHEDULE H - CODEBTORS☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Alario Realty 11 Nan Tone Ct Colts Neck, NJ 07722	Silo Mortgage Opportunity Fund 1, LLC attn: Kriss & Feuerstein, LLP 360 Lexington Ave, Ste 1200 New York, NY 10017
Andrea Real Estate 11 Nan Tone Ct Colts Neck, NJ 07722	Silo Mortgage Opportunity Fund 1, LLC attn: Finestein & Malloy 70 South Orange Ave. Livingston, NJ 07039
Andrea Realty 11 Nan Tone Ct Colts Neck, NJ 07722	Silo Mortgage Opportunity Fund 1, LLC attn: Kriss & Feuerstein, LLP 360 Lexington Ave, Ste 1200 New York, NY 10017
Anthony Silvestri Attn: Michael T. Warshaw Zager, Fuchs, PC 268 Broad ST Red Bank, NJ 07701	Silo Mortgage Opportunity Fund 1, LLC attn: Finestein & Malloy 70 South Orange Ave. Livingston, NJ 07039
Bensalem Buffets Realty 8 Nan Tone Ct Colts Neck, NJ 07722	Silo Mortgage Opportunity Fund 1, LLC attn: Kriss & Feuerstein, LLP 360 Lexington Ave, Ste 1200 New York, NY 10017
Charles Alario 8 Nan Tone Ct Colts Neck, NJ 07722	
Charles Alario 8 Nan Tone Ct Colts Neck, NJ 07722	Silo Mortgage Opportunity Fund 1, LLC attn: Finestein & Malloy 70 South Orange Ave. Livingston, NJ 07039
Nancy Alario 11 Nan Tone Ct Colts Neck, NJ 07722	
Nancy Alario 11 Nan Tone Ct Colts Neck, NJ 07722	Silo Mortgage Opportunity Fund 1, LLC attn: Kriss & Feuerstein, LLP 360 Lexington Ave, Ste 1200 New York, NY 10017
Rosalie Realty 11 Nan Tone Ct Colts Neck, NJ 07722	Silo Mortgage Opportunity Fund 1, LLC attn: Finestein & Malloy 70 South Orange Ave. Livingston, NJ 07039
Rosalie Realty 11 Nan Tone Ct Colts Neck, NJ 07722	Silo Mortgage Opportunity Fund 1, LLC attn: Kriss & Feuerstein, LLP 360 Lexington Ave, Ste 1200 New York, NY 10017

B6H (Official Form 6H) (12/07) -Cont.

In re: **Frank C Alario**

Debtor

Case No. _____

(If known)

SCHEDULE H - CODEBTORS☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Charles Alario 8 Nan Tone Ct Colts Neck, NJ 07722 Frankie's Franks 11 Nan Tone Ct Colts Neck, NJ 07722 Frankie's Franks 11 Nan Ton Ct Colts Neck, NJ 07722 Golden Buffets NJ 8 Nan Tone Ct Colts Neck, NJ 07722 Janet Alario 8 Nan Tone Ct Colst Neck, NJ 07722	Sovereign Bank General Inquiries PO Box 12646 Reading, PA 19612
Frankie's Franks	State of New Jersey Division of Taxation 50 Barrack Street PO Box 269 Trenton, NJ 08695
Buffets Bensalem 8 Nan Tone Ct Colts Neck, NJ 07722 Nancy Alario 11 Nan Tone Ct Colts Neck, NJ 07722	Sun National Bank 226 Landis Avenue Vineland, NJ 08360
Bridges Behavioral Health Care 74 Brick Blvd Suite 117 Brick, NJ 08723 Charles Alario 8 Nan Tone Ct Colts Neck, NJ 07722 Charles Alario 8 Nan Tone Ct Colts Neck, NJ 07722 Frankie's Franks 11 Nan Tone Ct Colts Neck, NJ 07722	Sussex Bank PO Box 353 299 Route 23 Franklin, NJ 07416-0353 Sussex Bank PO Box 353 399 ROute 23 Franklin, NJ 07416-0353

B6H (Official Form 6H) (12/07) -Cont.

In re: **Frank C Alario**

Case No. _____

Debtor

(If known)

SCHEDULE H - CODEBTORS☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
James McGuire, ESq. 86 Court Street Freehold, NJ 07728 Janet Alario 8 Nan Tone Ct Colts Neck, NJ 07722 Matthew Pitera 1189 Sheperd Ct. Toms River, NJ 08753 Nancy Alario 11 Nan Tone Ct Colts Neck, NJ 07722	Sussex Bank PO Box 353 299 Route 23 Franklin, NJ 07416-0353 Sussex Bank PO Box 353 399 ROute 23 Franklin, NJ 07416-0353 Sussex Bank PO Box 353 299 Route 23 Franklin, NJ 07416-0353 Sussex Bank PO Box 353 399 ROute 23 Franklin, NJ 07416-0353
Charles Alario 8 Nan Tone Ct Colts Neck, NJ 07722 Frankie's Franks 11 Nan Tone CT Colts Neck, NJ 07722	TD Bank, N.A Two Portland Square PO Box 9540 Portland, ME 04112-9540
32 N Main Realty Corp. 11 Nan Tone Ct Colts Neck, NJ 07722	Trust Co of NJ Attn: Capital One Banl 1680 Capital One DRive McLean, VA 22102-3491
Alario RE 11 Nan Tone Ct Colts Neck, NJ 07722 Alario Real Estate 11 Nan Tone Ct Colts Neck, NJ 07722 Buffets NJ 8 Nan Tone Ct Colts Neck, NJ 07722 Buffets NJ 8 Nan Tone Ct Colts Neck, NJ 07722 Buffets NJ 8 Nan Tone Ct Colts Neck, NJ 07722	Two River Community Bank attn: Klatsky Sciarabone & DeFillippo 320 Broad Street PO Box 8819 Red Bank, NJ 07701

B6H (Official Form 6H) (12/07) -Cont.

In re: **Frank C Alario**

Debtor

Case No. _____

(If known)

SCHEDULE H - CODEBTORS☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Charles Alario 8 Nan Tone Ct Colts Neck, NJ 07722	Two River Community Bank attn: Klatsky Sciarabone & DeFillippo 320 Broad Street PO Box 8819 Red Bank, NJ 07701
Charles Alario 8 Nan Tone Ct Colts Neck, NJ 07722	Two River Community Bank 1250 Highway 35 South Middletown, NJ 07748
Charles Alario 8 Nan Tone Ct Colts Neck, NJ 07722	Two River Community Bank attn: Klatsky Sciarabone & DeFillippo 320 Broad Street PO Box 8819 Red Bank, NJ 07701
Charles Alario 8 Nan Tone CT Colts Neck, NJ 07722	
Frankie's Franks 11 Nan Tone Ct Colts Neck, NJ 07722	Valley National Bank attn: Ostrowitz & Ostrowitz, Esqs. 225 Gordons Corner Road Manalapan, NJ 07726
Nancy K. Alario 4 Nan Tone Court Colts Neck, NJ 07722	
Nancy Alario 11 Nan Tone CT Colts Neck, NJ 07722	Wachovia Bank, NA attn: John D. North, Esq. Greenbaum Rowe Smith & Davis PO Box 5600 Woodbridge, NJ 07095
Nancy Alario 11 Nan Tone Ct Colts Neck, NJ 07722	Wells Fargo Bank, NA attn: Robert F. Morris, Esq. 78 North Main Street PO Box 562 Cranbury, NJ 08512
FAIT 11 Nan Tone Ct Colts Neck, NJ 07722	Wells Fargo Equipment Finance, Inc. attn: Lamm Rubenstone, LLC Commerce Center, Ste. 100 1800 Chapel Avenue West Cherry Hill, NJ 08002
Frankie's Franks 11 Nan Tone Ct Colts Neck, NJ 07722	
MD 11 Nan Tone CT Colts Neck, NJ 07722	

In re **Frank C Alario**

Case No. _____

Debtor

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
Employment:	DEBTOR	SPOUSE
Occupation doctor		
Name of Employer Medical Associates of Marlboro		
How long employed		
Address of Employer 32 North Main Street Marlboro, NJ 07746		

INCOME: (Estimate of average or projected monthly income at time case filed)

DEBTOR

SPOUSE

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly.)	\$ <u>43,032.00</u>	\$ <u>0.00</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
3. SUBTOTAL	\$ <u>43,032.00</u>	\$ <u>0.00</u>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>16,112.60</u>	\$ <u>0.00</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>0.00</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify) garnishment	\$ <u>4,303.20</u>	\$ <u>0.00</u>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>20,415.80</u>	\$ <u>0.00</u>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>22,616.20</u>	\$ <u>0.00</u>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>0.00</u>	\$ <u>0.00</u>
8. Income from real property	\$ <u>0.00</u>	\$ <u>0.00</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ <u>0.00</u>	\$ <u>0.00</u>
11. Social security or other government assistance (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
12. Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
13. Other monthly income (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <u>0.00</u>	\$ <u>0.00</u>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <u>22,616.20</u>	\$ <u>0.00</u>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ <u>22,616.20</u>	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

NONE

BB&T Equipment Finance Corporation
attn: Udren Law Offices, PC
Woodcrest Corporate Center
111 Woodcrest Rd, Ste 200

Community South Bank
c/o Dembo & Saldutti, LLP
1300 Route 73, Ste. 205
Mount Laurel, NJ 08054

Bank of America, N.A
attn: Meyner and Landis, LLP
One Gateway Center, St 500
Newark, NJ 07102

Bancorp Bank
409 Silverside Rd, Ste 105
Wilmington, DE 19809

Chase
PO Box 24696
Columbus, OH 43224-0696

Republic Bank
4929 Decker Road
Duluth, MN 55811

Two River Community Bank
attn: Klatsky Sciarrabone & DeFillippo
320 Broad Street
PO Box 8819

Leaf Financial Corp
One Commerce Square
2005 Market Street
15th Floor

Bancorp Bank
409 Silverside Rd, Ste 105
Wilmington, DE 19809

TD Bank, N.A
Two Portland Square
PO Box 9540
Portland, ME 04112-9540

Trust Co of NJ
Attn: Capital One Banl
1680 Capital One DRive
McLean, VA 22102-3491

IFC Credit Corporation
IFC Bankruptcy Admin
c/o The Garden City Group, Inc.
PO Box 9522

Alliance Funding Group
3745 West Chapman Ave., 2nd Fl.
Orange, CA 92868

Silo Mortgage Opportunity Fund 1, LLC
attn: Kriss & Feuerstein, LLP
360 Lexington Ave, Ste 1200
New York, NY 10017

Fairway Fund, III, LLC
attn: McElroy, Deutsch,
Mulvaney & Carpenter, LLP
PO Box 2075

Leaf Financial Corp
One Commerce Square
2005 Market Street
15th Floor

Sun National Bank
226 Landis Avenue
Vineland, NJ 08360

Butler Capital Corporation
c/o Ronald B. Katz, Esq.
11403 Cronridge Drive, Ste. 230
Owings Mills, MD 21117

ACC Capital Corporation
attn: Weltman & Moskowitz, LLP
8-14 Saddle River Road
Fair Lawn, NJ 07410

Bancorp Bank
409 Silverside Rd, Ste 105
Wilmington, DE 19809

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In re: **Frank C Alario**

Debtor

Case No. _____
Chapter **11** _____

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of **14** sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated: **9/2/2010** _____

Signed: **s/ Frank C Alario** _____
Frank C Alario

Signed: **s/Bunce D. Atkinson** _____
Bunce D. Atkinson
Attorney for Debtor(s)
Bar no.: **9186**
Atkinson & DeBartolo
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NJ, 07701
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